

Abstract of the Disclosure

A method in which a group of financial institutions and member businesses cooperate to establish a trading network in which member sellers accrue derivatives equal to the value of sales of goods or services to member buyers, and then use the derivatives to purchase items from other members of the network. No money is transferred in the course of the transactions, but the financial institutions act as guarantors to ensure that the derivatives exchanged for goods or services are backed by U.S. dollars or another international currency of choice.